

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

In Re:)
Diana M Corbett) Motion to Approve Financing
) and Incur Debt
SS# xxx-xx-9472)
) Case No. 10-81839
Debtor(s))

**DEBTORS' MOTION TO APPROVE FINANCING
AND INCUR DEBT**

Now Comes the Debtor, Diana Corbett, by and through her undersigned attorney, and respectfully moves for an order approving financing and to incur debt for a vehicle and states as follows:

1. The Debtor filed a chapter 13 Bankruptcy case on October 8th, 2010, seeking the fundamental protections of the bankruptcy laws and rules, and her plan was confirmed on January 19th, 2011.
2. Currently, the Debtor owns a 2010 Hyundai Sonata, on which she pays \$475 per month directly to Hyundai Motor Finance.
3. The Debtor has found that the projected expenses she listed in her schedule J are less than her actual expenses.
4. The Debtor seeks to purchase a more inexpensive automobile, so she will be able to make her plan payments.
5. The Debtor must maintain a vehicle for business and personal use but is unable to obtain financing for a vehicle without Court approval.
6. The Debtor seeks an order allowing her to finance another vehicle for less than what she is paying to Hyundai Motor Finance.
7. The purchase of a vehicle for less than \$475 will positively impact Debtors' ability to make her scheduled plan payments.

WHEREFORE, the Debtor respectfully moves for an order:

1. Approving the purchase and financing of an alternative vehicle;
2. Allowing and approving the presumptive fee of \$250 to counsel for the preparation and filing of this motion;
3. For such other and further relief and the Court may deem just and proper.

Dated: May 26, 2011.

/s/ Ruben Fernandez

Ruben Fernandez,
Attorney for the Debtor
N.C. Bar #0034422
P.O. Box 391
Durham, N.C. 27702
Tel: (919) 451-1091

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

In Re:)
Diana M Corbett) Certificate of Service
)
SS# xxx-xx-9472)
) Case No. 10-81839
Debtor(s))

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the foregoing was served upon Richard M. Hutson II, Chapter 13 Trustee by electronic mail this May 26, 2011, and to all creditors on the attached matrix by regular U.S. mail.

This May 26, 2011

/s/ Ruben Fernandez
Ruben Fernandez,
Attorney for the Debtor
N.C. Bar #0034422
P.O. Box 391
Durham, N.C. 27702
Tel: (919) 451-1091

Absolute Collect Svc
421 Fayetteville St Mall
Raleigh, NC 27601

Allied Interstate Inc
3000 Corporate Exchange
Columbus, OH 43231

Chld/Cbsd
Po Box 6497
Sioux Falls, SD 57117

Citifinancial
300 Saint Paul Pl
Baltimore, MD 21202

Gemb/Old Navy
Po Box 981400
El Paso, TX 79998

Habitat for Humanity
215 N. Church St.
Durham, NC 27701

Hsbc Bank
Po Box 5253
Carol Stream, IL 60197

Hyundai Motor Finance
10550 Talbert Ave
Fountain Valley, CA 92708

Natl Fin
P O Box 61193
Durham, NC 27715

Nco Fin/99
Po Box 15636
Wilmington, DE 19850

SECU Contact Center
PO Box 29606
Raleigh, NC 27626-0606

Revenue Cycl
3 Westbrook Corporate Suite 200
Westchester, IL 60154

Schewel Furn
2312 N Church St
Burlington, NC 27217

Security
181 Security Place
Spartanburg, SC 29307

Security Finance Corp
1719 N. Church St.
Burlington, NC 27217